

## Imaged Certificate of Notice Page 1 of 5

United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
Linda Merritt  
DebtorCase No. 11-18134-amc  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: JEGilmore  
Form ID: 3180WPage 1 of 3  
Total Noticed: 20

Date Rcvd: Jun 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2019.

db  
12630920 +Linda Merritt, 699 West Glenrose Road, Coatesville, PA 19320-4931  
+Chester County Tax Claim Bureau, 313 W. Market Street, Suite 3602,  
West Chester PA 19382-2804

12667105 +Equilease Capital Services, Inc. assigne of Sover., 50 Washington Street, 10th FL,  
South Norwalk, CT 06854-2751

13148413 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
(address filed with court: Land Rover Capital Group, National Bankruptcy Service Center,  
PO Box 6275, Dearborn, MI 48121)

13531876 Federal National Mortgage Association, PO Box 2008 Grand Rapids, MI 49501-2008

12778143 +LAND ROVER CAPITAL GROUP, ATTN: SKLAR ~ MARKIND, 102 BROWNING LN, BLDG B, STE 1,  
CHERR HILL NJ 08003-3195

12581294 +McComsey Builders, Inc., C/o Byler, Goodley & Winkle, 363 West Roseville Road,  
Lancaster, PA 17601-3145

12653474 MidAtlantic Farm Credit, ACA, c/o Steven J. Adams, Esquire, Stevens & Lee,  
111 N. Sixth Street, P.O. Box 679, Reading, PA 19603-0679

12597997 +PNC Bank, N.A., 3232 Newmark, Drive, Miamisburg, OH 45342-5421

12609528 #+R&R Capital LLC, c/o Kevin J. Kotch, Esquire, Obermayer Rebmann Maxwell & Hippel LLP,  
Woodland Falls Corporate Park, 200 Lake Drive East - Suite 110, Cherry Hill, NJ 08002-1171

12734960 +R.S.T. Pool Services, 2014 Conestoga Road, Malvern PA 19355-2220

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jun 05 2019 03:03:47 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 05 2019 03:03:12  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 05 2019 03:03:39 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

12580692 EDI: BANKAMER2.COM Jun 05 2019 06:48:00 FIA CARD SERVICES, N.A., PO Box 15102,  
Wilmington, DE 19886-5102

12726063 +EDI: BANKAMER.COM Jun 05 2019 06:48:00 BANK OF AMERICA, N.A., Et al,  
BANK OF AMERICA, N.A., S/B/M TO BAC HOME LOANS SERVICING, L.P., 7105 CORPORATE DRIVE,  
PLANO, TX 75024-4100

12613149 EDI: CAPITALONE.COM Jun 05 2019 06:48:00 Capital One Bank (USA), N.A.,  
by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083

12596423 EDI: DISCOVER.COM Jun 05 2019 06:48:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025

12767982 +EDI: IRS.COM Jun 05 2019 06:48:00 Internal Revenue Service, P O BOX 7346,  
Philadelphia PA 19101-7346

12610988 +EDI: OPHSUBSID.COM Jun 05 2019 06:48:00 OAK HARBOR CAPITAL III, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 06, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: JEGilmore  
Form ID: 3180W

Page 2 of 3  
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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2019 at the address(es) listed below:

BARRY F. PENN on behalf of Plaintiff Linda Merritt bfpennesq@gmail.com  
BARRY F. PENN on behalf of Debtor Linda Merritt bfpennesq@gmail.com  
BARRY F. PENN on behalf of Creditor PNC Bank, N.A. bfpennesq@gmail.com  
BARRY F. PENN on behalf of Creditor PNC Bank, National Association bfpennesq@gmail.com  
CHRISTINE M. KOVAN on behalf of Defendant WELLS FARGO BANK, N.A. ckovan@firstam.com  
CHRISTINE M. KOVAN on behalf of Creditor MidAtlantic Farm Credit, ACA ckovan@firstam.com  
DAVID NEEREN on behalf of Creditor PNC Bank, National Association dneeren@udren.com,  
vbarber@udren.com  
DENISE A. KUHN on behalf of Creditor PA Dept of Revenue dkuhn@attorneygeneral.gov  
ERIC L. WINKLE on behalf of Creditor McComsey Builders, Inc. ewinkle@bgwh.com  
EUGENE A. CAMPOSANO on behalf of Debtor Linda Merritt camposanolaw@comcast.net  
EUGENE J. MALADY on behalf of Debtor Linda Merritt kjones@ejmcounselors.com,  
emalady@ejmcounselors.com  
FRANCIS J. LAWALL on behalf of Defendant Cheshire Land Preservation Trust  
lawallf@pepperlaw.com, henrys@pepperlaw.com, wlbank@pepperlaw.com  
HOWARD GERSHMAN on behalf of Creditor Land Rover Capital Group hg229ecf@gmail.com,  
229ecf@glpoc.comcastbiz.net  
JENNIFER J. CLARK on behalf of Defendant J.P. Morgan Chase Bank, N.A., Delaware Corporation  
jennifer.clark@morganlewis.com  
JENNIFER J. CLARK on behalf of Defendant Chase Home Finance, LLC successor by merger to Chase  
Manhattan Mortgage Corporation jennifer.clark@morganlewis.com  
JENNIFER J. CLARK on behalf of Defendant The Federal Home Loan Corporation  
jennifer.clark@morganlewis.com  
JEROME B. BLANK on behalf of Creditor Federal National Mortgage Association paeb@fedphe.com  
JEROME B. BLANK on behalf of Creditor BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC HOME  
LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP paeb@fedphe.com  
JOHN ERIC KISHBAUGH on behalf of Creditor PNC Bank, National Association jkishbaugh@udren.com,  
vbarber@udren.com  
JOHN ERIC KISHBAUGH on behalf of Creditor PNC Bank, N.A. jkishbaugh@udren.com,  
vbarber@udren.com  
KASSIA FIALKOFF on behalf of Creditor PNC Bank, National Association  
kfialkoff@duanemorris.com  
KASSIA FIALKOFF on behalf of Defendant PNC Bank, N.A. kfialkoff@duanemorris.com  
KASSIA FIALKOFF on behalf of Defendant PNC Mortgage, A Division of PNC Bank N.A.  
kfialkoff@duanemorris.com  
KEVIN JAMES KOTCH on behalf of Defendant R&R Capital LLC kevin@ferraralawgp.com,  
lori@ferraralawgp.com  
KEVIN JAMES KOTCH on behalf of Creditor R&R Capital, LLC kevin@ferraralawgp.com,  
lori@ferraralawgp.com  
KEVIN S. FRANKEL on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper pa-bk@logs.com  
LAURIE A. KREPTO on behalf of Defendant Florida Default Law Group, P.L. lkrepto@rc.com  
LAURIE A. KREPTO on behalf of Defendant John Doe 1-10 lkrepto@rc.com  
LAURIE A. KREPTO on behalf of Defendant Adam J. Hardman, Esq lkrepto@rc.com  
LAURIE A. KREPTO on behalf of Defendant William W. Huffman, Esq lkrepto@rc.com  
MARK A. CRONIN on behalf of Plaintiff Linda Merritt PhilaLaw@aol.com  
MARK A. CRONIN on behalf of Debtor Linda Merritt PhilaLaw@aol.com  
MARK B. CONLAN on behalf of Debtor Linda Merritt MCONLAN@GIBBONSLAW.COM  
MARTIN C. BRYCE, JR. on behalf of Creditor BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC  
HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP bryce@ballardspahr.com  
MELISSA JUSTINE CANTWELL on behalf of Creditor BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO  
BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP paeb@fedphe.com  
MICHAEL J. CUSTER on behalf of Interested Party Cheshire Land Preservation Trust  
custerm@pepperlaw.com  
MICHAEL S. HINO on behalf of Defendant Cheshire Land Preservation Trust HINOM@pepperlaw.com,  
custerm@pepperlaw.com  
MICHAEL S. HINO on behalf of Interested Party Cheshire Land Preservation Trust  
HINOM@pepperlaw.com, custerm@pepperlaw.com  
NICOLE B. LABLETTA on behalf of Creditor PNC Bank, N.A. nlabletta@pincuslaw.com,  
brausch@pincuslaw.com  
NICOLE B. LABLETTA on behalf of Defendant PNC Bank, N.A. nlabletta@pincuslaw.com,  
brausch@pincuslaw.com  
NICOLE B. LABLETTA on behalf of Creditor PNC Bank, National Association  
nlabletta@pincuslaw.com, brausch@pincuslaw.com  
NICOLE B. LABLETTA on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
nlabletta@pincuslaw.com, brausch@pincuslaw.com  
REBECCA ANN SOLARZ on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
REBECCA ANN SOLARZ on behalf of Creditor PNC Bank, N.A. bkgroup@kmlawgroup.com  
ROBERT J. DAVIDOW on behalf of Creditor Federal National Mortgage Association ("FANNIE MAE")  
robert.davidow@phelanhallinan.com  
SARAH SCHINDLER-WILLIAMS on behalf of Creditor PNC Bank, N.A.  
SCHINDLERWILLIAMSS@BallardSpahr.com  
SARAH SCHINDLER-WILLIAMS on behalf of Creditor PNC Mortgage a division of PNC Bank NA  
SCHINDLERWILLIAMSS@BallardSpahr.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

SARAH SCHINDLER-WILLIAMS on behalf of Creditor PNC Bank, National Association  
SCHINDLERWILLIAMSS@BallardSpahr.com  
STEVEN J. ADAMS on behalf of Creditor MidAtlantic Farm Credit, ACA sja@stevenslee.com,  
dda@stevenslee.com  
STEVEN J. ADAMS on behalf of Defendant WELLS FARGO BANK, N.A. sja@stevenslee.com,  
dda@stevenslee.com  
STUART PAUL WINNEG on behalf of Creditor PNC Bank, National Association swinneg@udren.com,  
cblack@udren.com  
THOMAS D. SCHNEIDER on behalf of Debtor Linda Merritt tdschneider@verizon.net  
THOMAS D. SCHNEIDER on behalf of Plaintiff Linda Merritt tdschneider@verizon.net  
THOMAS YOUNG.HAE SONG on behalf of Creditor Federal National Mortgage Association  
paeb@fedphe.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 57

<b>Information to identify the case:</b>			
Debtor 1	<u>Linda Merritt</u>		
	First Name	Middle Name	Last Name
Debtor 2	<u></u>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>11-18134-amc</b>			
Social Security number or ITIN <b>xxx-xx-6770</b>			
EIN <u>    </u>			
Social Security number or ITIN <u>    </u>			
EIN <u>    </u>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Linda Merritt  
aka Lyn Merritt

6/4/19

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**